

Information to identify the case:

Debtor 1	<u>Sandi J. UrseI</u>	Social Security number or ITIN	xxx-xx-5869
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-70668-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandi J. UrseI

6/3/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Sandi J. Ursel
 Debtor

Case No. 14-70668-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dpas
 Form ID: 3180W

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 Total Noticed: 28

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db +Sandi J. Ursel, 231 Grape Avenue, Johnstown, PA 15906-2010
 sp +Stephen R. Miller, Pond Lehigh Stern & Girodano, 401 Liberty Avenue, Ste. 2325,
 Pittsburgh, PA 15222-1035
 13980222 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 13924568 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street,
 Johnstown, PA 15905-4305
 13924569 +Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
 13924571 +Dr. Jeffrey P. Hooper, D.M.D., PC, 100 Hostetler Road, Johnstown, PA 15904-3111
 13924574 +Penelec, P.O. Box 3687, Akron, OH 44309-3687
 13957721 +Penelec A Firstenergy Company, c/o Firstenergy Corp., 331 Newman Springs Road, Building 3,
 Red Bank, NJ 07701-5688
 13924575 +Peoples Natural Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
 13983259 +Peoples Natural Gas Company, LLC, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866,
 Attn: Dawn Lindner
 13924576 +S. Goldblatt Pathology, P.O. Box 49, Pittsburgh, PA 15230-0049
 13924577 +Stephen J. Matse Do, P.O. Box 1254, Johnstown, PA 15907-1254

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 04 2020 03:18:57 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Jun 04 2020 06:43:00 Capital One Auto Finance,
 C/O Ascension Capital Group, P.O. Box 201347, Arlington, Tx 76006-1347
 cr +EDI: AISACG.COM Jun 04 2020 06:43:00 Capital One Auto Finance c/o AIS Portfolio Service,
 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
 13957209 +EDI: BANKAMER.COM Jun 04 2020 06:38:00 BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT.,
 MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
 13924565 +EDI: BANKAMER.COM Jun 04 2020 06:38:00 Bank of America Home Loans, P.O. Box 5170,
 Simi Valley, CA 93062-5170
 13924566 EDI: CAPITALONE.COM Jun 04 2020 06:38:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 13924567 +EDI: CAPONEAUTO.COM Jun 04 2020 06:43:00 Capital One Auto Finance, 3905 Dallas Pkwy,
 Plano, TX 75093-7892
 13948888 +EDI: AIS.COM Jun 04 2020 06:43:00 Capital One Auto Finance c/o AIS,
 Potfolio, LP f/k/a AIS Data Services, d/b/a Ascension Capital Group,
 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
 13924570 EDI: DIRECTV.COM Jun 04 2020 06:43:00 DirecTV, P.O. Box 11732, Newark, NJ 07101
 13946248 EDI: CAUT.COM Jun 04 2020 06:43:00 JPMorgan Chase Bank N.A.,
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13924572 E-mail/Text: camanagement@mtb.com Jun 04 2020 03:18:30 M&T Bank,
 Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
 13943742 E-mail/Text: camanagement@mtb.com Jun 04 2020 03:18:30 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288
 13970946 EDI: PRA.COM Jun 04 2020 06:43:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13924573 +EDI: RMSC.COM Jun 04 2020 06:38:00 PayPal Smart Connect, P.O. Box 965003,
 Orlando, FL 32896-5003
 13924578 +EDI: RMSC.COM Jun 04 2020 06:38:00 Walmart/GEICOR, P.O. Box 530927,
 Atlanta, GA 30353-0927
 13951110 +EDI: BLUESTEM Jun 04 2020 06:43:00 Webbank-Fingerhut, 6250 Ridgewood Rd,
 St. Cloud, MN 56303-0820

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
 cr JPMorgan Chase Bank, N.A.
 cr M&T BANK

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: dpas
Form ID: 3180W

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Total Noticed: 28

Date Rcvd: Jun 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M&T BANK andygornall@latouflawfirm.com
Andrew F Gornall	on behalf of Creditor	JPMorgan Chase Bank, N.A. andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Joseph P. Schalk	on behalf of Creditor	Bank of America, N.A. jschalk@barley.com, sromig@barley.com
Kenneth P. Seitz	on behalf of Debtor Sandi J. Ursel	thedebraters@aol.com
Mario J. Hanyon	on behalf of Creditor	Bank of America, N.A. pawb@fedphe.com
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 9